

IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA  
RICHMOND DIVISION

IN RE: FIRST & FEDERAL LTD.,

Debtor.

FIRST & FEDERAL LTD.,

Appellant.

v.

Civil Action Number 3:05CV244-JRS

CHRISTOPHER MONROE

and

DAVID MONROE, JR., Infants, by and through  
CYNTHIA MONROE, their Mother and Next  
Friend

and

CYNTHIA MONROE, individually,

Appellees.

**FINAL ORDER**

THIS MATTER comes before the Court on Appellant, First & Federal Ltd. Appeal of the Bankruptcy Court's January 31, 2005, Order granting Appellees, Christopher Monroe, Davis Monroe, Jr., by and through Cynthia Monroe, their mother and next friend, and Cynthia Monroe (collectively "the Monroes"), modified relief from the automatic stay provisions of 11 U.S.C. § 362. For the reasons stated in the accompanying Memorandum Opinion, the decision of the Bankruptcy Court in In re: First & Federal, Ltd., Case No. 04-39082-DOT (Bankr. E.D. Va., Jan. 31, 2005), is AFFIRMED.

Appellant is ADVISED that it may appeal from this Order by filing notice of appeal with the Clerk of the United States District Court within thirty (30) days from the date that this Order is entered.

Let the Clerk send a copy of this Order to all parties of record and to the Clerk of the United States Bankruptcy Court for the Eastern District of Virginia, Richmond Division.

It is SO ORDERED.

/s/ James R. Spencer  
UNITED STATES DISTRICT JUDGE

July 21, 2005  
DATE